

In re:  
Lorrie-Ann D. Thorne  
Debtor

Case No. 18-10926-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 11, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:**

Recip ID	Recipient Name and Address
db	+ Lorrie-Ann D. Thorne, 6717 Haverford Avenue, Philadelphia, PA 19151-3624
14765985	+ BANK OF AMERICA, N.A., c/o MICHAEL PATRICK FARRINGTON, KML Law Group, P.C., 701 Market St., Suite 5000 Philadelphia, PA 19106-1541
14054146	+ Central Credit Services, LLC, PO Box 1259, Oaks, PA 19456-1259
14054153	Frederick Reigle, Esquire, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
14054155	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14054158	+ Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035
14054160	+ Univ. of PA Hospital, P.O. Box 7777-W9615, Philadelphia, PA 19175-0001

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 12 2025 01:08:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2025 01:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14765889	^ MEBN	Apr 12 2025 01:06:34	BANK OF AMERICA, NA, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14054143	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 12 2025 01:08:00	Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
14063279	Email/Text: BKBCNMAIL@carringtonms.com	Apr 12 2025 01:08:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road,, Anaheim, CA 92806
14054145	Email/Text: BKBCNMAIL@carringtonms.com	Apr 12 2025 01:08:00	Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806
14054149	Email/Text: megan.harper@phila.gov	Apr 12 2025 01:08:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14054150	Email/Text: megan.harper@phila.gov	Apr 12 2025 01:08:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14054144	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2025 01:13:25	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14054147	+ Email/Text: ecf@ccpclaw.com	Apr 12 2025 01:08:00	Cibik and Cataldo, P.C., 1500 Walnut St., Suite 900, Philadelphia, PA 19102-3518

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14054151	Email/Text: bankruptcycourts@equifax.com	Apr 12 2025 01:08:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14054152	^ MEBN	Apr 12 2025 01:06:26	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14054154	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 12 2025 01:08:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14054157	^ MEBN	Apr 12 2025 01:06:37	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14072717	^ MEBN	Apr 12 2025 01:06:37	PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA PA 19122-2898, ATTN: BANKRUPTCY DEPT, 3FL
14054156	Email/Text: bankruptcysgroup@peco-energy.com	Apr 12 2025 01:08:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14054159	Email/Text: DASPUBREC@transunion.com	Apr 12 2025 01:08:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14054148	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14200178	##+	Carrington Mortgage Services, LLC, et al., c/o KEVIN S. FRANKEL, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2025 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Carrington Mortgage Services LLC, et al. logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor Carrington Mortgage Services LLC, et al. pa-bk@logs.com
KRISTEN D. LITTLE	on behalf of Creditor Carrington Mortgage Services LLC, et al. KRLITTLE@FIRSTAM.COM
MICHAEL A. CIBIK	

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on behalf of Debtor Lorrie-Ann D. Thorne help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

POLLY A. LANGDON

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Lorrie-Ann D. Thorne	)	Case No. 18-10926-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 11, 2025

For The Court

Timothy B. McGrath  
Clerk of Court